

This document was prepared by John C. Morris, III, 2309 Oliver Rd., Monroe, Louisiana 71201  
Telephone: (318) 330-9020

INDEXING INSTRUCTIONS:

Lot 304, Stone Creek S/D, Phase C of Plum Point Villages P.U.D., Sections 1 & 6, T-2-S, R-7 & 8 -W, Southaven,  
DeSoto Co., MS

STATE OF MISSISSIPPI

COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), and other good and valuable consideration, the undersigned, grantor (s) JPMorgan Chase Bank, as trustee - SURF 2004-BC4, do hereby convey, and warrant specially unto grantee (s) Christobal Gonzales, the following described property situated in DeSoto County, Mississippi, to-wit;

\* N.A.

SEE ATTACHMENT EXHIBIT "A"

City, County, and State ad valorem taxes for the year 2006 are to be pro-rated as of the date of delivery of this deed.

The above warranty and this conveyance is made subject to any and all valid and outstanding oil, gas, and mineral leases, exceptions, reservations and conveyances.

The above warranty and this conveyance is made subject to any and all easements for public utilities as presently laid out, constructed or in use.

WITNESS MY SIGNATURE, this the 31 day of March, 2006.

JPMorgan Chase Bank, as trustee - SURF 2004-BC4 by Its Attorney-In-Fact, Litton Loan Servicing, LP

\* N.A.

BY:

Stephen Staid  
Sr. Vice President

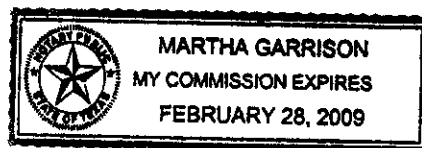
STATE OF

Texas

COUNTY OF

Harris

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 31 day of March, 2006, within my jurisdiction, the within name Stephen Staid who acknowledge that he/she is Attorney in Fact of Litton Loan Servicing, LP, a corporation which is the Attorney in Fact for JPMorgan Chase Bank, as trustee - SURF 2004-BC4, a corporation, and that for and on behalf of the said Litton Loan Servicing, LP in its representative capacity as Attorney in Fact for JPMorgan Chase Bank, as trustee - SURF 2004-BC4, that he/she executed the above and foregoing instrument, after first having been duly authorized so to do.



Martha Garrison  
NOTARY

MY COMMISSION EXPIRES

GRANTOR:

JPMorgan Chase Bank, as trustee  
- SURF 2004-BC4  
4828 Loop Central Drive  
Houston, TX 77081  
713-960-9676

GRANTEE:

Christobal Gonzales  
8071 Shadow Spring Place  
San Jose, CA 95121  
408-507-3549

R06-1009/td

Litton #14257463

## **EXHIBIT "A"**

**Lot 304, Stone Creek Subdivision, Phase C of Plum Point Villages  
Planned Unit Development, in Sections 1 and 6, Township 2 South,  
Range 7 and 8 West, as shown by plat of record in Plat Book 67, Page  
34-36, Chancery Clerk's Office for DeSoto County, Mississippi, to  
which plat reference is hereby made for a more complete legal  
description.**

R06-1009/td  
Litton# 14257463

RECORDING REQUESTED BY  
AND WHEN RECORDED MAIL TO  
LITTON LOAN SERVICING LP  
4828 Loop Central Drive  
Houston, Texas 77081  
Attn: Amanda Miller

# LIMITED POWER OF ATTORNEY

*February 22, 2005*

*647409*

KNOW ALL MEN BY THESE PRESENTS, that JPMorgan Chase Bank, N.A., having its principal place of business at Four New York Plaza, 6th Floor, New York, New York 10004, as Trustee (the "Trustee") pursuant to that Pooling and Servicing Agreement among Merrill Lynch Mortgage Investors, Inc. (the "Depositor"), Litton Loan Servicing LP (the "Servicer"), and the Trustee, dated as of December 1, 2004 (the "Pooling and Servicing Agreement"), hereby constitutes and appoints the Servicer, by and through the Servicer's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Pooling and Servicing Agreement for the purpose of performing all acts and executing all documents in the name of the Trustee as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust", respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which the Servicer is acting as servicer, all subject to the terms of the Pooling and Servicing Agreement.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements.

**FIRST AMERICAN TITLE INS. CO.**

*Signature*

Investor 516 - SURF 2004-BC4 Power of Attorney

516

5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
  - (a) the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - (b) the preparation and issuance of statements of breach or non-performance;
  - (c) the preparation and filing of notices of default and/or notices of sale;
  - (d) the cancellation/rescission of notices of default and/or notices of sale;
  - (e) the taking of a deed in lieu of foreclosure; and
  - (f) the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8(a) through 8(e), above.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

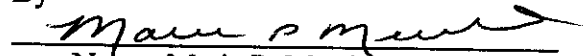
Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

[SIGNATURE PAGE IMMEDIATELY FOLLOWS]

IN WITNESS WHEREOF, JPMorgan Chase Bank, N.A., as Trustee pursuant to that Pooling and Servicing Agreement among the Depositor, the Servicer, and the Trustee, dated as of December 1, 2004 (Specialty Underwriting and Residential Finance Trust, Mortgage Loan Asset-Backed Certificates, Series 2004-BC4), has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by Marie P Merritt its duly elected and authorized Senior Vice President this 22nd day of February 2005.

JPMORGAN CHASE BANK, N.A.  
as Trustee for Specialty Underwriting and  
Residential Finance Trust, Mortgage Loan  
Asset-Backed Certificates, Series 2004-BC4

By



Name: Marie P. Merritt

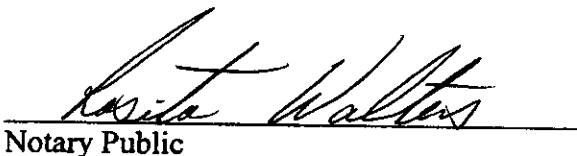
Title: Senior Vice President

STATE OF NEW YORK

COUNTY OF KINGS

On February 22, 2005, before me, the undersigned, a Notary Public in and for said state, personally appeared Marie P Merritt, Senior Vice President of JPMorgan Chase Bank, N.A. as Trustee for Specialty Underwriting and Residential Finance Trust, Mortgage Loan Asset-Backed Certificates, Series 2004-BC4, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed that same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.  
(SEAL)



Notary Public

My Commission Expires \_\_\_\_\_ ROSITA WALTERS  
Notary Public, State of New York  
No. 01WA6048854  
Qualified in Kings County  
Commission Expires Oct. 2, 2006

Investor 516 – SURF 2004-BC4 Power of Attorney